

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kathy J. Hough
 Debtor

Case No. 17-12785-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Aug 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2017.

db +Kathy J. Hough, 1679 Pleasant View Road, Bethlehem, PA 18015-5834
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13904720 Allied Interstate LLC, PO Box 361445, Columbus, OH 43236-1445
 13904721 Alltran Financial LP, PO Box 610, Sauk Rapids, MN 56379-0610
 13904724 Cawley & Bergmann, LLC, 117 Kinderkamack Rd Ste 201, River Edge, NJ 07661-1916
 13904978 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 13904727 Penn Credit Corporation, 916 S 14th St, Harrisburg, PA 17104-3425
 13904728 Phelan Hallinan Diamond & Jones, LLP, 1617 John F Kennedy Blvd Ste 1400,
 Philadelphia, PA 19103-1814
 13904730 Specialized Loan Servicing LLC, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QDAEISENBERG.COM Aug 12 2017 01:28:00 DAVID ALAN EISENBERG,
 David A. Eisenberg, Esquire, 4167 Winchester Road, Allentown, PA 18104-1951
 smg +E-mail/Text: robertsl2@dnb.com Aug 12 2017 01:34:45 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 12 2017 01:34:33
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 12 2017 01:34:51 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13904722 EDI: STFC.COM Aug 12 2017 01:28:00 CACH LLC, 6300 S Syracuse Way Ste 300,
 Centennial, CO 80111-6723
 13904723 +E-mail/Text: bankruptcy@cavps.com Aug 12 2017 01:34:48 Cavalry Portfolio Services,
 500 Summit Lake Dr, Valhalla, NY 10595-2322
 13904725 EDI: RCSFNBMARIN.COM Aug 12 2017 01:28:00 Credit One Bank, PO Box 98872,
 Las Vegas, NV 89193-8872
 13904726 EDI: DISCOVER.COM Aug 12 2017 01:28:00 Discover Financial Service, PO Box 15316,
 Wilmington, DE 19850-5316
 13904729 EDI: PRA.COM Aug 12 2017 01:28:00 Portfolio Recovery Associates, PO Box 12914,
 Norfolk, VA 23541-0914
 13904731 EDI: RMSC.COM Aug 12 2017 01:28:00 SYNCB/Care Credit, PO Box 965036,
 Orlando, FL 32896-5036
 13904732 EDI: RMSC.COM Aug 12 2017 01:28:00 SYNCB/Old Navy, PO Box 965005,
 Orlando, FL 32896-5005
 13904733 EDI: RMSC.COM Aug 12 2017 01:28:00 SYNCB/Walmart DC, PO Box 965024,
 Orlando, FL 32896-5024
 13904988 +EDI: RMSC.COM Aug 12 2017 01:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 13904734 EDI: WFFC.COM Aug 12 2017 01:28:00 Wells Fargo Card Service, PO Box 14517,
 Des Moines, IA 50306-3517
 13904735 E-mail/Text: BKRMailOps@weltman.com Aug 12 2017 01:34:42 Weltman, Weinberg & Reis Co., LPA,
 3705 Marlane Dr, Grove City, OH 43123-8895

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-4

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2017 at the address(es) listed below:

DAVID ALAN EISENBERG trustee@eisenbergpc.com, deisenberg@ecf.epiqsystems.com
MATTEO SAMUEL WEINER on behalf of Creditor Deutsche Bank National Trust Company
bkgroup@kmlawgroup.com
STEPHEN J. PALOPOLI, III on behalf of Debtor Kathy J. Hough s.palopoli@verizon.net,
betsylavelle@yahoo.com
THOMAS I. PULEO on behalf of Creditor Deutsche Bank National Trust Company
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Kathy J. Hough</u>	Social Security number or ITIN	xxx-xx-9522
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-12785-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kathy J. Hough
aka Kathy Jean Hough

8/10/17

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.